

**Christmas Club Grows in Numbers**

It's not too late to join the DOY's 2016 Christmas Club. Recently DOY visited the HMHP hospital campuses and signed up eighty-one new Christmas Club members. And many existing Club members increased their deductions. Last year DOY issued over \$800,000 in Club withdrawals. With the growth this year we are hoping to approach the one-million-dollar mark. If you would like to have more money for next Christmas, the DOY Christmas Club is a great way to save. With payroll deduction or direct deposit, you can build your Christmas gift fund easily, painlessly, and with interest. With DOY's high interest rates, your Club savings is just like a CD investment. In fact, DOY's Christmas Club interest rate is higher than most local six month or one year CDs. The deadline to join the current Christmas Club is April 1, 2016. If you are already a member, why not increase your deductions and have an even merrier Christmas next year.